

**Information to identify the case:**

Debtor 1	<b>Gregorio B Garcia</b>	Social Security number or ITIN	xxx-xx-6694
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Connie B Garcia</b>	Social Security number or ITIN	xxx-xx-8269
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>11-37701-MBK</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregorio B Garcia

Connie B Garcia  
aka Connie T Bernus

9/12/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Gregorio B Garcia  
 Connie B Garcia  
 Debtors

Case No. 11-37701-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

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 Total Noticed: 73

Date Rcvd: Sep 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2017.

db/jdb  
 cr +Gregorio B Garcia, Connie B Garcia, 4 Spruce Hollow Dr, Howell, NJ 07731-3424  
 +PENNYMAC HOLDINGS, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +PENNYMAC HOLDINGS, LLC, BY PENNYMAC LOAN SERVICES,, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +PennyMac Loan Services LLC servicer for Pennymac C, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +Point O' Woods Homeowners Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111  
 512378118 +Advanced Orthopedics, c/o Collexx, Inc, P.O. Box 679, Long Valley, NJ 07853-0679  
 512378119 +Atlantic Coast Urology, 525 Jack Martin Blvd, Ste 304, Brick, NJ 08724-7737  
 512378120 +Atlantic Imaging Group, 2 Ridgedale Ave, Ste A-10, Cedar Knolls, NJ 07927-1108  
 515335587 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284, El Paso, TX 79998-2284  
 512378121 Barron Emergency Physicians, c/o Assetcare, Inc, P.O. Box 15380, Wilmington, DE 19850  
 512378125 +Chase Bank/Bankruptcy, Attn. Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 512378126 +Chase Home Finance, P.O. Box 24696, Columbus, OH 43224-0696  
 512378127 +Dept Stores Nat Bank, c/o FMS Inc, P.O. Box 707601, Tulsa, OK 74170-7601  
 512622795 +Entertainment Industries, Federal Credit Union, 16 West Grand Street, Elizabeth, NJ 07201-2312  
 512378129 +Entertainment Industries FCU, P.O. Box 30495, Tampa, FL 33630-3495  
 512378131 +FIA Card Services, c/o Ragan & Ragan, 3100 Route 138 West, Brinley Plaza, Bldg One, Wall, NJ 07719-9020  
 512542673 FIA Card Services NA as successor in interest to, Bank of America NA (USA) and MBNA, America Bank NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 512378135 +Howell Twp Tax Collector, P.O. Box 580, Howell, NJ 07731-0580  
 513314011 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730  
 512378141 +MRS, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 512591850 +N.Y.S. Higher Education Services Corp, 1 Commerce Plaza, Albany, New York 12255-0001  
 512378142 +NJ Natural Gas, P.O. Box 1378, Wall, NJ 07715, Att: Robert DiTommaso 07719-1378  
 512378143 +NY Dept of Taxation, OPTS-Tax Return Processing, AW Harriman Campus, Albany, NY 12227-0001  
 513983443 NY State Dept. of, Taxation and Finance, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300  
 512378144 +NY State Higher Education Svcs, 99 Washington Ave, Dept 736, Albany, NY 12255-1100  
 512687749 +PENNYMAC CORP., C/O PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, SUITE 300, MOORPARK, CA 93021-2602  
 512464659 +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, 780 Johnson Ferry Rd. NE #600, Atlanta, GA 30342-1439  
 516046300 +PennyMac Holdings, LLC, by, PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 310, Moorpark, CA 93021-2602  
 516046301 +PennyMac Holdings, LLC, by, PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 310, Moorpark, CA 93021, PennyMac Holdings, LLC, by 93021-2602  
 512378145 +PennyMac Loan Services, P.O. Box 514387, Los Angeles, CA 90051-4387  
 512378146 +Progressive Financial Services, P.O. Box 22083, Tempe, AZ 85285-2083  
 513183949 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)  
 512378150 +St Veronica School Tuition, 4219 Hwy 9 N, Howell, NJ 07731-3378

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 13 2017 00:34:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 13 2017 00:34:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 512378117 +E-mail/Text: bknotices@conduent.com Sep 13 2017 00:35:50 ACS, P.O. Box 7051, Utica, NY 13504-7051  
 512390253 +EDI: AFNIRECOVERY.COM Sep 13 2017 00:13:00 Afni, Inc., PO Box 3667, Bloomington, IL 61702-3667  
 512389730 EDI: BANKAMER2.COM Sep 13 2017 00:13:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102  
 512452005 EDI: ECMC.COM Sep 13 2017 00:13:00 Barclays Bank Plc., c/o Education Credit Management Corp./VA, Lock Box 8682, P. O. Box 75848, St. Paul, MN 55175-0848  
 512432978 EDI: RECOVERYCORP.COM Sep 13 2017 00:13:00 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 512378122 +E-mail/Text: egssupportservices@egscorp.com Sep 13 2017 00:35:00 Cablevision, c/o NCO Financial, 507 Prudential Road, Horsham, PA 19044-2308

District/off: 0312-3

User: admin  
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512378123 +E-mail/Text: cms-bk@cms-collect.com Sep 13 2017 00:34:33 Capital Management Services,  
726 Exchange Street, Ste 700, Buffalo, NY 14210-1464  
512378124 +E-mail/Text: cms-bk@cms-collect.com Sep 13 2017 00:34:33 Capital Management Services,  
726 Exchange Street, Ste 700, Buffalo, NY 14210-1464  
512503021 EDI: CAPITALONE.COM Sep 13 2017 00:13:00 Capital One Bank (USA), N.A.,  
by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
512499729 EDI: CHASE.COM Sep 13 2017 00:13:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145  
512407924 +EDI: TSYS2.COM Sep 13 2017 00:13:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
512407923 +EDI: TSYS2.COM Sep 13 2017 00:13:00 Department Stores National Bank/Visa,  
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
512423610 EDI: DISCOVER.COM Sep 13 2017 00:13:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
513604157 EDI: ECMC.COM Sep 13 2017 00:13:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
512378130 +EDI: CONVERGENT.COM Sep 13 2017 00:13:00 ERSolutions, 10750 Hammerly Blvd #200,  
Houston, TX 77043-2317  
512378128 +E-mail/Text: bknotice@erccollections.com Sep 13 2017 00:34:56 Enhanced Recovery,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
512538040 EDI: RECOVERYCORP.COM Sep 13 2017 00:13:00 Equable Ascent Financial, LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
512378132 +E-mail/Text: data\_processing@fin-rec.com Sep 13 2017 00:34:33 Financial Recovery,  
P.O. Box 385908, Minneapolis, MN 55438-5908  
512378134 +EDI: LTDFINANCIAL.COM Sep 13 2017 00:13:00 Goodyear, c/o LTD Financial Services,  
7322 Southwest Freeway, Ste 1600, Houston, TX 77074-2134  
513539974 EDI: RECOVERYCORP.COM Sep 13 2017 00:13:00 Granite Recovery LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605  
512378136 +EDI: IRS.COM Sep 13 2017 00:13:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
512378137 +EDI: RMSC.COM Sep 13 2017 00:13:00 JC Penney/GEMB\*, Bankruptcy Dept, P.O. Box 103104,  
Roswell, GA 30076-9104  
512401498 E-mail/Text: ECF@SHERMETA.COM Sep 13 2017 00:34:59 JPMorgan Chase Bank, N.A.,  
c/o Shermeta, Adams & Von Allmen, P.C., P.O. Box 80908, Rochester Hills, MI 48308-0908  
512669871 EDI: RESURGENT.COM Sep 13 2017 00:13:00 LVNV Funding LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
512378138 +EDI: TSYS2.COM Sep 13 2017 00:13:00 Macy's, Bankruptcy Processing, P.O. Box 8053,  
Mason, OH 45040-8053  
512422318 +EDI: MID8.COM Sep 13 2017 00:13:00 Midland Credit Management, Inc.,  
2365 Northside Dr., Suite 300, San Diego, CA 92108-2709  
513571809 EDI: AIS.COM Sep 13 2017 00:13:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
512922299 EDI: PRA.COM Sep 13 2017 00:13:00 Portfolio Recovery Associates, LLC, POB 41067,  
NORFOLK, VA 23541  
512500223 EDI: RECOVERYCORP.COM Sep 13 2017 00:13:00 Portfolio Investments I LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
513539975 EDI: RECOVERYCORP.COM Sep 13 2017 00:13:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
512378147 +EDI: NAVIENTFKASMSERV.COM Sep 13 2017 00:13:00 Sallie Mae, P.O. Box 9500,  
Wilkes Barre, PA 18773-9500  
513198235 EDI: NAVIENTFKASMDOE.COM Sep 13 2017 00:13:00 Sallie Mae Inc, on behalf of the,  
Department of Education, DOE, P.O. Box 740351, Atlanta, GA 30374-0351  
512822644 EDI: NAVIENTFKASMGUAR.COM Sep 13 2017 00:13:00 Sallie Mae Inc. on behalf of USA FUNDS,  
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430  
512378148 +EDI: RMSC.COM Sep 13 2017 00:13:00 Sam's Club/GEMB, Bankruptcy Dept, P.O. Box 103104,  
Roswell, GA 30076-9104  
512378149 +EDI: SEARS.COM Sep 13 2017 00:13:00 Sears\*, PO Box 6283, Sioux Falls, SD 57117-6283  
512378151 EDI: TFSR.COM Sep 13 2017 00:13:00 Toyota Financial Services, Bankruptcy Dept,  
P.O. Box 8026, Cedar Rapids, IA 52408  
512414268 EDI: TFSR.COM Sep 13 2017 00:13:00 Toyota Motor Credit Corporation, PO BOX 8026,  
Cedar Rapids, IA. 52408-8026  
512378152 +EDI: AFNIRECOVERY.COM Sep 13 2017 00:13:00 Verizon, c/o Afni, P.O. Box 3427,  
Bloomington, IL 61702-3427

TOTAL: 40

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
512378139\* +Macy's\*, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053  
513574972\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
512378133 ##+Frederick J. Hanna & Associates, 1427 Roswell Road, Marietta, GA 30062-3668

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Pennymac Corp., LLC, et al dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jennifer R. Gorchow on behalf of Creditor Pennymac Loan Services LLC servicer for Pennymac  
Corporation nj.bkecf@fedphe.com  
Joshua I. Goldman on behalf of Creditor Pennymac Corp., LLC, et al jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marlena Miller on behalf of Creditor Point O' Woods Homeowners Association, Inc.  
mdiaz-Cobo@theassociationlawyers.com  
Michael Frederick Dingerdisen on behalf of Creditor PENNYMAC HOLDINGS, LLC, BY PENNYMAC LOAN  
SERVICES, LLC, ITS SERVICING AGENT nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor PENNYMAC HOLDINGS, LLC nj.bkecf@fedphe.com  
Steven J. Abelson on behalf of Debtor Gregorio B Garcia sjaesq@atrbklaw.com,  
atrbkl@gmail.com;r49787@notify.bestcase.com  
Steven J. Abelson on behalf of Joint Debtor Connie B Garcia sjaesq@atrbklaw.com,  
atrbkl@gmail.com;r49787@notify.bestcase.com

TOTAL: 11